1 ABSTRACT

2 Among other things, a method that includes (1) enabling an
3 insurance carrier to create and maintain, on a server, product
4 information that characterizes insurance products that are
5 distributed by the insurance carrier through an employer to
6 employees, (2) enabling retrieval at the server of employee
7 information about the employees that is under control of the
8 employer, and (3) enabling employees who are members with
9 respect to the products of the insurance carrier to access the server
10 to obtain answers to questions based on the product information
11 and the employee information.

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